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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/671,424	09/27/2000	Michael L. Grandcolas	CIT10209/196411	5925
27510	7590	01/28/2004	EXAMINER	
KILPATRICK STOCKTON LLP 607 14TH STREET, N.W. SUITE 900 WASHINGTON, DC 20005			SHIH, SALLY	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 01/28/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/671,424

Applicant(s)

GRANDCOLAS ET AL.

Examiner

Sally Shih

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 September 2000.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-50 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-50 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. §§ 119 and 120

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
* See the attached detailed Office action for a list of the certified copies not received.
- 13) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application) since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.
a) ☐ The translation of the foreign language provisional application has been received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121 since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 5.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other:

DETAILED ACTION

1. This application has been reviewed. Original claims 1-50 are pending. The objections and rejections cited are as stated below:

Abstract

2. The abstract of the disclosure is objected to because it is more than 150 words.

Correction is required. See MPEP § 608.01(j).

- (j) Abstract of the Disclosure: See MPEP § 608.01(f). A brief narrative of the disclosure as a whole in a single paragraph of 150 words or less commencing on a separate sheet following the claims. In an international application which has entered the national stage (37 CFR 1.491(b)), the applicant need not submit an abstract commencing on a separate sheet if an abstract was published with the international application under PCT Article 21. The abstract that appears on the cover page of the pamphlet published by the International Bureau (IB) of the World Intellectual Property Organization (WIPO) is the abstract that will be used by the USPTO. See MPEP § 1893.03(e).

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-50 are rejected under 35 U.S.C. 102(e) as being anticipated by Clark et al.

(United States Patent Number 5,890,140).

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Claims 1 and 26: A platform-independent method and corresponding system for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising:

receiving a session request from a customer using an interactive interface to access said self-service financial transaction device (figs. 14-16 and associated text);

selectively associating said session request with customer parameters to display a standardized customer-specific interactive interface, wherein said customer parameters comprise one or more of the following: account parameters, configuration parameters, communication parameters, session parameters, business parameters, regulatory parameters, real-time currency parameters (figs. 14-16 and associated text),

delivery parameters, service parameters, and financial offering parameters (figs. 14-16 and associated text);

displaying said standardized customer-specific interactive interface to provide said customer with financial offerings, wherein said financial offerings are associated with a financial package (figs. 14-16 and associated text);

receiving a financial request from said customer to complete said financial offering (figs. 14-16, 28 and associated text);

implementing said financial request from said customer to complete said financial offering (figs. 14-16, 28 and associated text);

updating said customer parameters in said global communications network upon completion of said financial offering associated with said financial request (figs. 14-16, 28 and associated text).

Claims 2 and 27: The method of claim 1 and corresponding system, wherein said financial package comprises one or more of the following: inquiry; overview; balance disposition; history; transfer; bill payment; credit transaction; maintenance & service functions; withdrawal; deposit; PIN change; investment; and end session (figs. 14-15 and associated text).

Claims 3 and 28: The method of claim 1 and corresponding system, wherein said self-service financial transaction device communicates with a rule broker component of said global communications network (fig. 16 and associated text; at least col. 19, lines 8-9).

Claims 4 and 29: The method of claim 3 and corresponding system, wherein said rule broker component registers a rule authority associated with one of said customer parameters or said financial package (figs. 16-17 and associated text; at least col. 19, lines 8-9).

Claims 5 and 30: The method of claim 4 and corresponding system, wherein said rule authority queries a database of business rules and returns a business rule (fig. 16 and associated text; at least col. 19, lines 8-11).

Claims 6 and 31: The method of claim 5 and corresponding system, further comprising: configuring said standardized customer-specific interactive interface using said business rule (figs. 16-17 and associated text).

Claims 7 and 32: The method of claim 1 and corresponding system, wherein said self-service financial transaction device communicates with a language man component of said global communications network (figs. 1, 5A-7 and associated text).

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Claims 8 and 33: The method of claim 7 and corresponding system, wherein said language man component stores a repository of phrases associated with one of said customer parameters or said financial package (figs. 1, 5A-7 and associated text).

Claims 9 and 34: The method of claim 8 and corresponding system, wherein a language man authority queries said repository of phrases and returns a named phrase (figs. 1, 5A-7 and associated text).

Claims 10 and 35: The method of claim 9 and corresponding system, further comprising: configuring said standardized customer-specific interactive interface using said named phrase (figs. 1, 5A-7 and associated text).

Claims 11 and 36: The method of claim 1 and corresponding system, further comprising a front door man component for adding security identifiers to communications sent to said self-service financial transaction device and for verifying security identifiers on communications received from said self-service financial transaction device (fig. 3 and associated text).

Claims 12 and 37: The method of claim 1 and corresponding system, wherein said self-service financial transaction device is an electronics communications device (abstract; fig. 1 and associated text).

Claims 13 and 38: The method of claim 12 and corresponding system, wherein said electronics communications device is an ATM terminal (figs. 1, 16-17 and associated text).

Claims 14 and 39: The method of claim 12 and corresponding system, wherein said electronics communications device is a home banking terminal (abstract; fig. 1 and associated text).

Claims 15 and 40: The method of claim 12 and corresponding system, wherein said electronics communications device is a personal computer (abstract; fig. 1 and associated text).

Claims 16 and 41: The method of claim 12 and corresponding system, wherein said electronics communications device is a screen telephone (abstract; fig. 1 and associated text).

Claims 17 and 42: The method of claim 12 and corresponding system, wherein said electronics communications device is a personal data assistant (abstract; fig. 1 and associated text).

Claims 18 and 43: The method of claim 12 and corresponding system, wherein said electronics communications device is a interactive television (abstract; fig. 1 and associated text).

Claims 19 and 44: The method of claim 12 and corresponding system, wherein said electronics communications device is a staff terminal used within a financial institution providing said financial offering (abstract; fig. 1 and associated text).

Claims 20 and 45: The method of claim 1 and corresponding system, wherein said self-service financial transaction device communicates with said global communications network over a public switch telephone network (abstract; fig. 1 and associated text).

Claims 21 and 46: The method of claim 1 and corresponding system, wherein said self-service financial transaction device communicates with said global communications network over a mobile radiotelephone network (abstract; fig. 1 and associated text).

Claims 22 and 47: The method of claim 1 and corresponding system, wherein said self-service financial transaction device communicates with said global communications network over a cellular network (abstract; fig. 1 and associated text).

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Claims 23 and 48: The method of claim 1 and corresponding system, wherein said self-service financial transaction device communicates with said global communications network over a cable network (abstract; fig. 1 and associated text).

Claims 24 and 49: The method of claim 1 and corresponding system, wherein said self-service financial transaction device communicates with said global communications network over one of an internet, intranet, or extranet (abstract; fig. 1 and associated text).

Claims 25 and 50: The method of claim 1 and corresponding system, wherein said global communications network is a financial institution's communications network (abstract; fig. 1 and associated text).

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. USPN 6,003,019, USPN 6,012,050, USPN 6,058,378, USPN 6,505,177 B1 and JP09027064A are cited of interest.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sally Shih whose telephone number is 703-305-8550. The examiner can normally be reached on Flexible Schedule.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-305-7687.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1111.

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY-CENTER 3600

